

RAB18J (10/05)

United States Bankruptcy Court

District of Utah

Case No. 09-21980

Chapter 7

In re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Gregg Daniel Baird
122 East 100 South #1
Provo, UT 84601

Hilda Carolina Baird
aka Hilda Carolina Ochoa
353 East 300 North #46
Provo, UT 84606

Social Security No.:
xxx-xx-1965

xxx-xx-4191

Employer's Tax I.D. No.:

Petition date: 3/6/09

DISCHARGE OF JOINT DEBTORS

It appearing that the debtors are entitled to a discharge,

IT IS ORDERED:

The debtors are granted a discharge under section 727 of title 11, United States Code, (the Bankruptcy Code).

BY THE COURT

Dated: 6/15/09

William T. Thurman
United States Bankruptcy Judge

SEE THE BACK OF THIS ORDER FOR IMPORTANT INFORMATION.

EXPLANATION OF BANKRUPTCY DISCHARGE IN A JOINT CHAPTER 7 CASE

This court order grants a discharge to the persons named as the debtors. It is not a dismissal of the case and it does not determine how much money, if any, the trustee will pay to creditors.

Collection of Discharged Debts Prohibited

The discharge prohibits any attempt to collect from the debtors a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtors. A creditor who violates this order can be required to pay damages and attorney's fees to the debtor.

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtors' property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

Debts That are Discharged

The chapter 7 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt existed on the date the bankruptcy case was filed. (If this case was begun under a different chapter of the Bankruptcy Code and converted to chapter 7, the discharge applies to debts owed when the bankruptcy case was converted.)

Debts that are Not Discharged.

Some of the common types of debts which are not discharged in a chapter 7 bankruptcy case are:

- a. Debts for most taxes;
- b. Debts incurred to pay nondischargeable taxes (applies to cases filed on or after 10/17/2005);
- c. Debts that are domestic support obligations;
- d. Debts for most student loans;
- e. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- f. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle, vessel, or aircraft while intoxicated;
- g. Some debts which were not properly listed by the debtor;
- h. Debts that the bankruptcy court specifically has decided or will decide in this bankruptcy case are not discharged;
- i. Debts for which the debtor has given up the discharge protections by signing a reaffirmation agreement in compliance with the Bankruptcy Code requirements for reaffirmation of debts.
- j. Debts owed to certain pension, profit sharing, stock bonus, other retirement plans, or to the Thrift Savings Plan for federal employees for certain types of loans from these plans (applies to cases filed on or after 10/17/2005).

This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Service Page 3 of 8

CERTIFICATE OF NOTICE

District/off: 1088-2
Case: 09-21980

User: ksh
Form ID: rab18j

Page 1 of 1
Total Noticed: 28

Date Rcvd: Jun 15, 2009

The following entities were noticed by first class mail on Jun 17, 2009.

db +Gregg Daniel Baird, 122 East 100 South #1, Provo, UT 84606-4604
jdb +Hilda Carolina Baird, 353 East 300 North #46, Provo, UT 84606-3008
aty +Robert Fugal, Bird & Fugal, 384 East 720 South, Suite 201, Orem, UT 84058-6320
tr +Kenneth A. Rushton tr, P.O. Box 212, Lehi, UT 84043-0212
ust +United States Trustee, Ken Garff Bldg., 405 South Main Street, Suite 300,
Salt Lake City, UT 84111-3402
6343963 ARC, P.O. Box 30191, Salt Lake City, UT 84130-0191
6343964 BYU, Cashier's Office, D-155ASB, Provo, UT 84602
6343965 Calvary Portfolio Services, 5040 E. Cotton Center Blvd., Bldg #2 Ste. 20, Phoenix, AZ 85040
6343968 Countrywide Home Loans, PO Box 650070, Dallas, TX 75265-0070
6343969 +Crest Financial, 835 West 400 North, Orem, UT 84057-4566
6343970 +Elba House, LLC, 16078 Chimney Stone Rd., Draper, UT 84020-2509
6343971 +Frederick J. Hannah, 1427 Roswell Rd., Marietta, GA 30062-3668
6343972 +Gene Baird, 2910 Agnes St., Idaho Falls, ID 83402-5775
6343973 IHC, P.O. Box 410400, Salt Lake City, UT 84141-0400
6343974 +IHC Health Services, 3930 W. Pkwy Blvd., Salt Lake City, UT 84120-6300
6343975 +Quinn M. Kofford, 43 N. 470 W., American Fork, UT 84003-2267
6343976 +Rems, P.O. Box 1741, Provo, UT 84603-1741
6343977 +Syncom, 5450 Northwest Central #1000, Houston, TX 77092-2016
6343978 +UHEAA, P.O. Box 145110, Salt Lake City, UT 84114-5110
6343979 +Utah Valley Pediatrics, 1355 N. University Ave. #220, Provo, UT 84604-2721
6343981 Wells Fargo Auto Finance, P.O. Box 29704, Phoenix, AZ 85038-9704
6343982 +Wicker & Associates, 80 Minuteman Rd., Andover, MA 01810-1008
6343983 +Zions Credit Corp., Bankruptcy 232K5, P.O. Box 30709, Salt Lake City, UT 84130-0709

The following entities were noticed by electronic transmission on Jun 15, 2009.

6343961 +EDI: AMEREXPR.COM Jun 15 2009 20:38:00 American Express, P.O. Box 360002,
Fort Lauderdale, FL 33336-0002
6343962 +Fax: 812-475-4089 Jun 16 2009 00:53:21 American General Financial, P.O. Box 3251,
Evansville, IN 47731-3251
6343966 +E-mail/Text: COAFINTERNALBKTEAM@CAPITALONEAUTO.COM
Capital One Auto Finance, 3905 Dallas Pkwy, Dallas, TX 75093-7892
6343967 +EDI: CHASE.COM Jun 15 2009 20:43:00 Chase Bank One, Card Services, 800 Brooks Edge Blvd.,
Westerville, OH 43081-2822
6343980 +EDI: CHASE.COM Jun 15 2009 20:43:00 Washington Mutual Providian, P.O. Box 660509,
Dallas, TX 75266-0509
6343981 EDI: WFFC.COM Jun 15 2009 20:38:00 Wells Fargo Auto Finance, P.O. Box 29704,
Phoenix, AZ 85038-9704

TOTAL: 6

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 17, 2009

Signature: _____

Joseph Speetjens